

What the Australian Government Rebate means to you.

The Australian Government Rebate (AGR) on private health insurance helps make health insurance more affordable by giving you a rebate on your premiums. Your eligibility for the rebate depends on your age and income.

The rebate percentage changes every year.

The annual rebate percentage is based on a calculation which takes into account any changes to the average health insurance premium and the cost of living. The Federal Government adjusts the AGR for all health funds every year.

You'll find your percentage entitlement here:

	Tier 0	Tier 1	Tier 2	Tier 3
Income thresholds				
Singles Income	Up to \$101,000	\$101,001 - \$118,000	\$118,001 - \$158,000	\$158,001 and above
Couple/Families Income	Up to \$202,000	\$202,001 - \$236,000	\$236,001 - \$316,000	\$316,001 and above
Rebate entitlement – based on age and income (1 July 2025 - 31 March 2026)*				
Less than 65 years	24.288%	16.192%	8.095%	0%
Age 65–69	28.337%	20.240%	12.143%	0%
Age 70+	32.385%	24.288%	16.192%	0%

The AGR doesn't apply to Lifetime Health Cover loading.

Lifetime Health Cover (LHC) is an Australian Government initiative designed to encourage people to take out hospital cover early in life, and keep it up. If you don't have hospital cover by 1 July following your 31st birthday, you may have to pay a 2% loading (LHC loading) for each year you didn't hold hospital cover after age 30, once you do take it out (up to a maximum of 70%).

For more information visit **medibank.com.au/lhc**

Avoid a potential surprise.

Nominating a rebate tier helps ensure you're receiving the correct rebate for your circumstances. Not nominating could mean having to repay any amounts you've received above your entitlement at tax time.

Take control with My Medibank.

Update your details, check your limits and see what your cover includes from your mobile - anywhere, anytime with the **My Medibank App**.

To nominate a rebate tier using My Medibank, select Manage Policy and Australian Government Rebate (AGR). We'll make any adjustments to your future premiums and you won't have to think about it again unless your circumstances change.

Login or register for My Medibank: **medibank.com.au/members**

You can also speak to us in store or call 132 331. And if you'd like more information simply visit **medibank.com.au/rebate** or **ato.gov.au/privatehealthinsurance**

 **medibank.com.au/rebate**

 **132 331**

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^This is your 'income for Medicare Levy Surcharge purposes', which is different to 'taxable income'. The family income threshold is increased by \$1500 for each dependent child after the first. Single parents and couples (including de facto couples) are subject to the family income tiers. The income thresholds are indexed and are subject to change. For more information visit ato.gov.au/privatehealthinsurance or consult your tax adviser.

*Calculated in accordance with the Private Health Insurance (Incentives) Rules 2012 (No.2)

Medibank Private Limited cannot advise on financial or tax matters. Any information provided to you is general in nature and does not take account of your individual circumstances. You should obtain your own independent financial advice.

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